

Certificate of Notice Page 1 of 3
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 Steven M Bernstein
 Debtor

Case No. 16-18586-elf
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-2

User: admin
 Form ID: 318

Page 1 of 1
 Total Noticed: 23

Date Rcvd: Apr 07, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 09, 2017.

db +Steven M Bernstein, 423 Bianca Circle, Downingtown, PA 19335-2201
 13836020 Chase Ink, PO BOX 15123, DE 19850-5123
 13836023 +Citizens Bank, 1 Citizens Dr, Riverside, RI 02915-3000
 13836025 +First Natl Bk Of Pa, 1 Fnb Blvd, Hermitage, PA 16148-3363
 13836027 +Howard S. Klein, Esquire, PO Box 431, Bala Cynwyd, PA 19004-0431
 13836029 +Nasa Federal Credit Un, 500 Prince Georges Blvd, Upper Marlboro, MD 20774-8732
 13836030 Nationwide Credit Inc, PO BOX 26314, Lehigh Valley, PA 18002-6314
 13836031 +Navient, 123 S Justison St Ste 30, Wilmington, DE 19801-5360
 13836034 +Trumark Financial Cu, 335 Commerce Dr, Fort Washington, PA 19034-2712

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: bankruptcy@phila.gov Apr 08 2017 01:44:28 City of Philadelphia,
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,
 Philadelphia, PA 19102-1595
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Apr 08 2017 01:43:41
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
 Harrisburg, PA 17128-0946
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Apr 08 2017 01:44:12 U.S. Attorney Office,
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
 13838636 EDI: BECKLEE.COM Apr 08 2017 01:48:00 American Express Centurion Bank,
 c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
 13836018 +EDI: AMEREXPR.COM Apr 08 2017 01:48:00 Amex, Po Box 297871,
 Fort Lauderdale, FL 33329-7871
 13836019 +EDI: CHASE.COM Apr 08 2017 01:48:00 Chase Card, Po Box 15298, Wilmington, DE 19850-5298
 13836021 +E-mail/Text: bankruptcycollections@citadelbanking.com Apr 08 2017 01:44:40
 Citadel Federal Cred U, P.o. Box 147, Thorndale, PA 19372-0147
 13836022 +EDI: CITICORP.COM Apr 08 2017 01:48:00 Citi, Po Box 6241, Sioux Falls, SD 57117-6241
 13836024 +EDI: DISCOVER.COM Apr 08 2017 01:48:00 Discover Fin Svcs Llc, Po Box 15316,
 Wilmington, DE 19850-5316
 13836026 +E-mail/Text: schmidtbf@freedomcu.org Apr 08 2017 01:43:10 Freedom Credit Union,
 626 Jacksonville Rd Ste, Warminster, PA 18974-4862
 13836028 EDI: IRS.COM Apr 08 2017 01:48:00 IRS, Dept Of The Treasury, Cincinnati, OH 45999-0030
 13836032 +E-mail/Text: bkrgeneric@penfed.org Apr 08 2017 01:44:39 Pentagon Federal Cr Un,
 Po Box 1432, Alexandria, VA 22313-1432
 13836033 +E-mail/Text: bankruptcyteam@quickenloans.com Apr 08 2017 01:44:07 Quicken Loan,
 1050 Woodward Avenue, Detroit, MI 48226-1906
 13836035 E-mail/Text: BKRMailOps@weltman.com Apr 08 2017 01:43:59 Weltman, Weinberg & Reis Co. LPA,
 325 Chestnut Street, Suite 501, Philadelphia, PA 19106-2605

TOTAL: 14

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 09, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 7, 2017 at the address(es) listed below:

DENISE ELIZABETH CARLON on behalf of Creditor Quicken Loans Inc. bkgroupp@kmlawgroup.com
 JAY G. FISCHER on behalf of Debtor Steven M Bernstein jgf@vflawoffice.com, teti@vflawoffice.com
 MICHAEL H KALINER mhkaliner@gmail.com, pa35@ecfcbis.com
 MICHAEL H KALINER on behalf of Trustee MICHAEL H KALINER mhkaliner@gmail.com, pa35@ecfcbis.com
 United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 5

Information to identify the case:

Debtor 1	Steven M Bernstein	Social Security number or ITIN	xxx-xx-7148
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-

United States Bankruptcy Court **Eastern District of Pennsylvania**

Case number: **16-18586-elf**

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Steven M Bernstein

4/7/17

By the court: Eric L. Frank
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.